

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-14001-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennifer Henry  
dba T&J Car Detailing  
541 Huntington Avenue  
Plainfield, NJ 07060

Terrell Henry  
541 Huntington Avenue  
Plainfield, NJ 07060

Social Security No.:

xxx-xx-8314

xxx-xx-3550

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 4, 2021.

On 02/17/2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: April 6, 2023  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 2, 2023

JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Jennifer Henry  
Terrell Henry  
Debtors

Case No. 19-14001-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 02, 2023

User: admin  
Form ID: 185

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer Henry, Terrell Henry, 541 Huntington Avenue, Plainfield, NJ 07060-2738
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518052056	ADT Security Services, 3100 S Vaughn Way, Aurora, CO 80014
518052059	Avant, Suite 1700, Chicago, IL 60601
518052060	B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
518101172	Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594, Clifton, NJ 07015-2594
518052069	EMA, St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251
518052070	Essex County Probation Division, Child Support Enforcement, PO Box 372, Child Support Enf Unit, Newark, NJ 07101-0372
518052071	Essex Hudson Erology, PC, PO Box 550, Belleville, NJ 07109-0550
518052074	+ Garden State Dental - Roselle Park, 236 East Westfield Ave, Roselle Park, NJ 07204-2084
518052077	+ Keith R. Esposito, Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
518052082	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court., Nissan Motor Acceptance Corp, 8900 Freeport Parkway, Irving, TX 75063-2438
518052081	New Jersey Spine Center, 40 Main Street, Chatham, NJ 07928-2431
518052083	PAM, LLC-New Jersey E-ZPass, PO Box 1642, Milwaukee, WI 53201-1642
518152824	#+ Plainfield M.U.A., 127 Roosevelt Ave, Plainfield NJ 07060-1331
518052084	Plainfield M.U.A. Sewerage & Solid Waste, PO Box 416829, Boston, MA 02241-6829
518102135	+ State of NJ, Dep. of Labor and Workforce, Development, PO Box 951, Trenton, NJ 08625-0951
518206995	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518052090	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
518656421	+ State of New Jersey, Department of Labor, POB 951, Trenton, NJ 08625-0951
518052091	The Derm Group, PO Box 1870, Cary, NC 27512-1870
518052092	Union Anes and Pain Management, PO Box 415750, Boston, MA 02241-5750
518052093	Union Anesthesia Associates PA, PO Box 415750, Boston, MA 02241-5750

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 02 2023 20:50:47	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021

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518052058	Email/Text: g20956@att.com	Mar 02 2023 20:53:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518199970	+ Email/Text: g20956@att.com	Mar 02 2023 20:53:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518052057	^ MEBN	Mar 02 2023 20:47:02	Alpha Recover Corp., 6912 S. Quentin St. Unit 10, Englewood, CO 80112-4531
518132294	+ Email/Text: documentfiling@lciinc.com	Mar 02 2023 20:51:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518052061	Email/Text: ECMBKMail@Caliberhomeloans.com	Mar 02 2023 20:53:00	Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
518126993	+ Email/PDF: ebn_ais@aisinfo.com	Mar 02 2023 20:50:47	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052062	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 02 2023 20:50:40	Capital One Bank (USA), NA, PO Box 6492, Carol Stream, IL 60197-6492
518052063	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 02 2023 20:49:21	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518052064	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 02 2023 21:01:57	Citibank / Choice, P.O. BOX 9001037, Louisville, KY 40290-1037
518052065	+ Email/Text: bankruptcy@credencerm.com	Mar 02 2023 20:53:00	Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
518052066	Email/Text: G06041@att.com	Mar 02 2023 20:53:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
518212840	+ Email/PDF: ebn_ais@aisinfo.com	Mar 02 2023 20:49:50	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052072	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 02 2023 20:53:00	Fingerhut Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518052073	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 02 2023 20:49:42	First PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518052075	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 02 2023 20:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518158792	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 02 2023 20:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518052076	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 02 2023 20:53:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
518101173	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 20:50:10	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
518130695	Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 20:50:08	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518847035	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 02 2023 20:50:40	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518847034	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 02 2023 20:50:23	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518052078	Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	Midland Credit Management, Inc, 2635 Northside Drive, Suite 300, San Diego, CA 92108
518171971	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	Midland Funding LLC, P.O. Box 2011, Warren,

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			MI 48090-2011
518052079	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
518052068	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 02 2023 20:51:00	E-ZPass Customer Service Center, 375 McCarter Hwy, Newark, NJ 07114
518052080	+ Email/Text: electronicbkydocs@nelnet.net	Mar 02 2023 20:52:00	Nelnet Loan Services, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
518060468	Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 02 2023 20:51:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518054501	+ Email/PDF: rmscedi@recoverycorp.com	Mar 02 2023 20:50:32	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518102423	+ Email/PDF: rmscedi@recoverycorp.com	Mar 02 2023 20:49:46	Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518052085	Email/Text: signed.order@pfwattorneys.com	Mar 02 2023 20:51:00	Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054
518142333	+ Email/Text: bankruptcy@pseg.com	Mar 02 2023 20:51:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
518052086	^ MEBN	Mar 02 2023 20:46:08	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518159049	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 02 2023 20:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518052087	+ Email/Text: bkprpt@retrievalmasters.com	Mar 02 2023 20:52:00	RMCB, P.O. Box 1234, Elmsford, NY 10523-0934
518052088	+ Email/Text: ebn@rwjbh.org	Mar 02 2023 20:53:00	Saint Barnabas Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518052089	Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
518103215	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518304598	Email/Text: bankruptcy@sw-credit.com	Mar 02 2023 20:52:00	Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
518101174	+ Email/Text: bncnotices@stengerlaw.com	Mar 02 2023 20:51:00	Stenger & Stenger P.C., 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2458
518208894	+ Email/PDF: ebn_ais@aisinfo.com	Mar 02 2023 20:50:46	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052095	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 02 2023 20:51:00	Verizon, P.O. Box 4833, Trenton, NJ 08650-4833
518052094	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 02 2023 20:51:00	Verizon, PO Box 15124, Albany, NY 12212-5124
TOTAL: 45			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518222405		Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
518052067	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:**

Name	Email Address
Angela Nascondiglio Stein	on behalf of Joint Debtor Terrell Henry nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Debtor Jennifer Henry nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Jennifer Henry jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Joint Debtor Terrell Henry jminneci@middlebrooksshapiro.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Terrell Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Debtor Jennifer Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 13